



GENERAL ASSEMBLY

COMMONWEALTH OF KENTUCKY

2014 REGULAR SESSION

HOUSE BILL NO. 218

TUESDAY, FEBRUARY 18, 2014

The following bill was reported to the Senate from the House and ordered to be printed.

RECEIVED AND FILED
DATE March 25, 2014
4:47pm
ALISON LUNDERGAN GRIMES
SECRETARY OF STATE
COMMONWEALTH OF KENTUCKY
BY R. Allen

1 AN ACT relating to motor vehicle insurance.

2 ***Be it enacted by the General Assembly of the Commonwealth of Kentucky:***

3 ➔Section 1. KRS 304.39-117 is amended to read as follows:

4 (1) Each insurer issuing an insurance contract which provides security covering a motor
5 vehicle shall provide to the insured, in compliance with administrative regulations
6 promulgated by the department, written proof in the form of an insurance card that
7 the insured has in effect an insurance contract providing security in conformity with
8 this subtitle. An insurer may provide an insurance card in either a paper or an
9 electronic format.

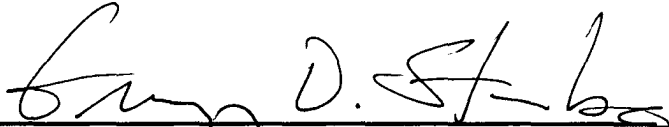
10 (2) *If an owner enters into an insurance contract on a newly acquired motor vehicle,*
11 *or changes insurance carriers on an existing motor vehicle,* the owner shall keep
12 the paper insurance card or a portable electronic device to download the insurance
13 card in his or her motor vehicle *for forty-five (45) days from the date the coverage*
14 *took effect* as prima facie evidence~~[, except as provided in subsection (3) of this~~
15 ~~section,]~~ that the required security is currently in full force and effect, and shall
16 show the card to a peace officer upon request.


17 (3) ~~[On and after January 1, 2006,]~~As to personal motor vehicles as defined in KRS
18 304.39-087, the paper or electronic insurance card *or*~~[and]~~ the database created by
19 KRS 304.39-087 shall be evidence to a peace officer who requests the card if the
20 peace officer has access to the database through AVIS. If AVIS does not list the
21 vehicle identification number of the personal motor vehicle as an insured vehicle,
22 the peace officer may accept a paper or electronic insurance card as evidence that
23 the required security is currently in full force and effect on the personal motor
24 vehicle if the card was effective no more than forty-five (45) days before the date on
25 which the peace officer requests the card.


26 (4) For purposes of this section:

27 (a) An insurance card in an electronic format means the display of an image on

- 1 any portable electronic device, including a cellular phone or any other type of
2 portable electronic device, depicting a current valid representation of the card;
- 3 (b) Whenever a person presents a mobile electronic device pursuant to this
4 section, that person assumes all liability for any damage to the mobile
5 electronic device; and
- 6 (c) When a person provides evidence of financial responsibility using a mobile
7 electronic device to a peace officer, the peace officer shall only view the
8 electronic image of the insurance card and is prohibited from viewing any
9 other content on the mobile electronic device.


Speaker-House of Representatives


President of Senate

Attest: 
Chief Clerk of House of Representatives

Approved 
Governor

Date 3/25/14